1.   An electronic bill presentment and payment system, comprising:

a.   a database capable of storing data relating to a plurality of bills sourced from a plurality of billers, and corresponding to a plurality of consumers;

b.   processing capacity coupled to said database capable of converting

5   data from said plurality of billers into format compatible with said database;

c.   processing capacity coupled to said database capable of allowing at least some of said plurality of billers to review and obtain reports in real time from data relating to said billers and status of said biller's bills stored in said database;

d.   said database inaccessible to any entity not having encrypted

10   access to said database;

e.   processing capacity coupled to said database capable of supporting a plurality of visual interfaces, each supported by a site different from other of said visual interfaces, each of said visual interfaces capable of allowing a consumer to review and pay said consumer's bills and thereby change

15   information in said database only if said consumer has been authorized access to said database by a credit verifier.

2.   A system according to claim 1 further comprising processing capacity capable of communicating with a plurality of financial institutions in order to

20   couple said financial institutions to said database in order to facilitate payment of bills.

3.   A system according to claim 1 further comprising processing capacity capable of communicating with a plurality of payment facilitators in order to

25   couple said payment facilitators to said database in order to facilitate payment of bills.

4.   A system according to claim 1 in which said credit verifier is a third party credit verifier.

30

5.   A system according to claim 1 in which said processing capacity coupled to said database supporting a plurality of visual interfaces employs HTML transmissions.

6.   A system according to claim 1 in which said processing capacity coupled to said database supporting a plurality of visual interfaces employs XML transmissions.

7.   A system according to claim 4 in which said consumer is authorized access to said database by a credit verifier during a particular consumer session on a visual interface, only after an interactive session between said system and said credit verifier during said consumer session.

8.   In an electronic billing presentment and payment system comprising:

a.   a database capable of storing data relating to a plurality of bills sourced from a plurality of billers, and corresponding to a plurality of consumers;

b.   processing capacity coupled to said database capable of converting data from said plurality of billers into format compatible with said database;

c.   processing capacity coupled to said database capable of allowing at least some of said plurality of billers to review and obtain reports in real time from data relating to said billers and status of said biller's bills stored in said database;

d.   said database inaccessible to any entity not having encrypted access to said database;

e.   processing capacity coupled to said database capable of supporting a plurality of visual interfaces, each at a different web site from other of said visual interfaces, each of said visual interfaces capable of allowing a consumer to review and pay said consumer's bills and thereby change information in said database only if said consumer has been authorized access to said database by a credit verifier;

a process for allowing a consumer to pay bills from one of said visual interfaces, comprising:

    a.   receiving from said consumer, via said visual interface, logon information;

5   b.   initiating an interactive session with a credit verifier to obtain authorization for said consumer to have access to information from said database;

    c.   after said authorization from said credit verifier has been received from said credit verifier, allowing said consumer to access information in said

10   database in order to pay bills.

9.   A process according to claim 8 in which said consumer uses a visual interface on a web site.

15   10.   A process according to claim 8 in which said consumer also reviews a plurality of bills from a plurality of billers.

11.   A process according to claim 8 in which said consumer also inquires online about status of at least one bill, said inquiry being conveyed by said system to

20   particular billers.

12.   A process according to claim 11 in which an interactive session is established between said consumer and at least one of said billers.

25   13.   A process according to claim 8 in which said consumer pays bills using a credit card.

14.   A process according to claim 8 in which said consumer receives reports from said system.

30

15.   A process according to claim 8 in which said system automatically notifies a biller when a consumer has paid a bill.

16.   A process according to claim 8 in which a biller modifies, online, the format in which a bill is presented to said consumer on said visual interface.

17.   A process according to claim 8 in which said consumer modifies, online, the format in which a bill is presented to said consumer on said visual interface.

18.   A process according to claim 8 in which said consumer selects for review bills coming due on a certain date.

19.   A process according to claim 8 in which said consumer selects for review bills overdue.

20.   A process according to claim 8 in which said consumer pays bills from a plurality of visual interfaces, each on a different site.

21.   A process according to claim 8 in which at least one of said visual interfaces for particular consumer is not supported by a website.